

Fill in this information to identify the caseDebtor 1 Leslie T Augustyn AKA Leslie Augustyn, AKA Leslie Thomas AugustynDebtor 2 Marcia J Augustyn AKA Marcia Jean Augustyn, AKA Marcia Augustyn
(Spouse, if filing)United States Bankruptcy Court for the: SOUTHERN District of IL

(State)

Case number 19-30899**Official Form 410S1****Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor Mortgage Research Center, LLC d/b/a Veterans
United Home Loans, a Missouri Limited Liability
Company

Court claim no. (if known) 10

Last four digits of any number
you use to identify the debtor's
account: 8939

Date of payment change

Must be at least 21 days after date of
this notice 11/1/2020

New total payment:

Principal, interest, and escrow, if any \$1,454.96

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$573.33New escrow payment: \$283.76**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect)*

Reason for change: _____

Current mortgage payment: \$_____ New mortgage payment: \$_____

Debtor 1 Leslie T Augustyn AKA Leslie Augustyn, AKA Leslie Thomas Augustyn
 number (if known) 19-30899
 First Name Middle Name Last Name

Case

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Stephen R. Franks
 Signature

Date 10/07/2020

Print: Stephen R. Franks

Title Attorneys for Creditor

Company Manley Deas Kochalski LLC

Address P.O. Box 165028
 Number Street

Columbus OH 43216-5028
 City State ZIP Code

Contact phone 614-220-5611

Email amps@manleydeas.com

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing Notice of Payment Change was served on the parties listed below via e-mail notification:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Russell C. Simon, Chapter 13 Trustee, 24 Bronze Pointe, Swansea, IL 62226,
rsimon@simonch13trustee.com

Jerry D Graham Jr, Attorney for Leslie T Augustyn AKA Leslie Augustyn, AKA Leslie Thomas Augustyn and Marcia J Augustyn AKA Marcia Jean Augustyn, AKA Marcia Augustyn, JD Graham PC, 1 Eagle Center, Suite 3A, O'Fallon, IL 62269,
court@jdgrahamlaw.com

The below listed parties were served via regular U.S. Mail, postage prepaid, on October_07, 2020:

Leslie T Augustyn AKA Leslie Augustyn, AKA Leslie Thomas Augustyn and Marcia J Augustyn AKA Marcia Jean Augustyn, AKA Marcia Augustyn, 76 Annebriar Dr, Maryville, IL 62062

/s/Stephen R. Franks

Veterans United
Home LoansPO Box 77404
Ewing, NJ 08628**Redacted**LESLIE T AUGUSTYN
MARCIA J AUGUSTYN
PO BOX 302
WORDEN IL 62097-0302**RedactedRedacted**

08/25/20

LOAN NO:

Redacted<https://my.veteransunited.com>

Customer Service 877-629-6992

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Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

PRESENT LOAN PAYMENT

Your present payment, 04/01/20 consists of: Principal & Interest (P & I)	\$1,171.20
Escrow Deposit	\$573.33
Total Loan Payment	\$1,744.53

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	Hazard Ins	\$3,405.06	
	County Tax	\$0.03	
Annual Disbursements:		\$3,405.09	
Bills Due Outside of the Upcoming Year:		\$0.01	
Total Disbursements:		\$3,405.10	One-Twelfth/Monthly Amount: \$283.76

ACCOUNT HISTORY

This section is the actual activity that occurred between 08/19 through 10/19. It represents the period of time between the last analysis statement date and the last analysis effective date. Over this period, an additional \$0.00 was deposited into your escrow account for interest on escrow.

Month	Actual Escrow Payments	Actual Escrow Disbursements	Actual Escrow Description	Balance
			Beginning Balance	\$1,741.28
AUG 2019	0.00	242.44	R.E. TAX	1,498.84
SEP 2019	0.00	242.44	R.E. TAX	1,256.40
OCT 2019	661.24	0.00		1,917.64

The following statement of activity in your escrow account from 11/19 through 10/20 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$1,744.53 and \$573.33 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

*** CONTINUED ON REVERSE SIDE ***

SURPLUSVeterans United
Home Loans

** CONTINUATION **

Month	Payments		Disbursements		Description	Projected Escrow	Actual Escrow
	Projected	Actual	Projected	Actual		Account Balance	Account Balance
					Beginning Balance	\$2,322.97	\$1,917.64
NOV 2019	573.33	661.24 *	1,297.31	242.44 *	R.E. TAX	1,598.99	2,336.44
DEC 2019	573.33	661.24 *				2,172.32	2,997.68
JAN 2020	573.33	573.33				2,745.65	3,571.01
FEB 2020	573.33	573.33		3,405.06 *	HAZARD INS	3,318.98	739.28
MAR 2020	573.33	573.33	2,745.65	*	HAZARD INS	1,146.66	1,312.61
APR 2020	573.33	573.33				1,719.99	1,885.94
MAY 2020	573.33	573.33				2,293.32	2,459.27
JUN 2020	573.33	573.33	242.44	*	R.E. TAX	2,624.21	3,032.60
JUL 2020	573.33	573.33				3,197.54	3,605.93
AUG 2020	573.33	3,439.98 E*	1,297.31		E* R.E. TAX	2,473.56	7,045.91
SEP 2020	573.33	573.33 E	1,297.31		E* R.E. TAX	1,749.58	7,619.24
OCT 2020	573.33	573.33 E			E	2,322.91	8,192.57

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable. The letter "E" beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$6,880.02. Under Federal Law, your lowest monthly balance should not have exceeded \$1,146.66, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$1,146.66.

ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 11/20 through 10/21 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow		Account Balance	Account Balance
			Beginning Balance	\$8,192.57	\$2,553.78
NOV 2020	283.76			8,476.33	2,837.54
DEC 2020	283.76			8,760.09	3,121.30
JAN 2021	283.76			9,043.85	3,405.06
FEB 2021	283.76			9,327.61	3,688.82
MAR 2021	283.76	3,405.06	HAZARD INS	6,206.31	567.52
APR 2021	283.76			6,490.07	851.28
MAY 2021	283.76			6,773.83	1,135.04
JUN 2021	283.76	0.01	R.E. TAX	7,057.58	1,418.79
JUL 2021	283.76			7,341.34	1,702.55
AUG 2021	283.76	0.01	R.E. TAX	7,625.09	1,986.30
SEP 2021	283.76	0.01	R.E. TAX	7,908.84	2,270.05
OCT 2021	283.76			8,192.60	2,553.81

Your Projected Escrow Account Balance as of 10/31/20 is \$8,192.57. Your Required Beginning Escrow Balance according to this analysis should be \$2,553.78.

This means you have a Surplus of \$5,638.79. This surplus must be returned to you unless it is less than \$15.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. Due to the delinquent status of your account, however, we will retain your surplus.

Once during this period, your Required Escrow Account Balance should be reduced to \$567.52 as shown in March. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P & I)	\$1,171.20
	Escrow Deposit	\$283.76
New Loan Payment	Beginning on November 1, 2020	\$1,454.96

*** CONTINUED ON NEXT PAGE ***

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 877-629-6992.

